



Direct Deposit Information and Enrollment Instructions

Direct Deposit is a convenient, timesaving benefit offered to employees that also serves as a cost-savings tool to State Government. The issuance of paper checks and stubs involves a cost for purchasing, processing and distributing checks and stubs. The use of direct deposit, in conjunction with utilizing the electronic salary statement (checkstub) through the Employee Self-Service (ESS) feature in the Kentucky Human Resource Information System (KHRIS), results in cost savings to the state by reducing operating and processing costs. Direct deposit provides employees convenience, as funds are available to the employee on payday regardless of vacation, illness, or inclement weather, and security, by eliminating the risk of lost or stolen checks and providing enhanced confidentiality of payroll information.

New employees are required to utilize direct deposit and the electronic salary statement in compliance with the Direct Deposit and Electronic Salary Statement Policy implemented by the Personnel Cabinet in support of the Smart Government Initiative (SGI).

Bank Options:

Employees have the choice of having their paychecks direct deposited to a single bank account or multiple bank accounts! There is no limit to the number or the types (checking versus savings) of bank accounts you use. However, you must have these accounts established before you can enroll in direct deposit.

Direct deposit requires one “Main” Bank and allows for multiple “Other” Banks as described below:

- **“Main” Bank-** This is the first account you will setup for direct deposit. You may only have one “Main” Bank. With only this type of account set up, your entire net paycheck will be deposited to it.
- **“Other” Bank(s)-** These are any additional accounts set up for direct deposit which require you to list the exact amount you want deposited to each of them. There is no limit to the number of “Other” Banks you create. When your paycheck is direct deposited, money will be deposited to these accounts first- in the order in which they were created, with the remainder of your paycheck being deposited to your “Main” Bank.

**Please be mindful of the fact that only monies available will be deposited to created accounts. If you elect to have too much money deposited to your “Other” Banks, it is possible that there will not be enough money left from your paycheck to deposit to your “Other” Banks and “Main” Bank.*

Example Scenario: You want to have your paycheck direct deposited to three different accounts: a basic savings account, your checking account (to pay bills) and a vacation savings account.

As the “Main” Bank receives the remainder of your paycheck after monies are deposited to your “Other” Banks, it is recommended that this account be one that doesn’t need to receive a specific amount of money. This would be ideal for a vacation savings account.

The “Other” Bank(s) require you to specify an exact amount to be deposited to it(them). For this example, we would recommend that your 1st “Other” Bank be an account like your main checking account from which you pay bills. This would allow you to know exactly how much is going to be available in this account for bill payment. Any additional “Other” Banks will also require a specific amount to be listed for deposit. A basic savings account, where you might want a specific amount deposited from each paycheck, would be good as an “Other” Bank.

If your net paycheck totals \$850 and you require \$700 to pay bills and want at least \$100 to go into your basic savings account with the remaining to go to your vacation saving account, we suggest the following:

Main Bank- Set this up as your vacation savings account since it will receive the remaining portion of your paycheck once deposits are made to your “Other” Banks. From the above example, it will receive the remaining amount of \$50, once your “Other” Bank accounts have been created.

1st “Other” Bank- Set this up as your main checking account since this is the account that will receive first priority when deposits are made from your paycheck. From the above example, set it up to receive \$700.

2nd “Other” Bank- Set this up as your basic savings account since this account will receive second priority when deposits are made from your paycheck. From the above example, set it up to receive \$100.

In this example, all created banks will receive money. However, if your paycheck were to be \$100 lower for one pay period (perhaps you have leave without pay) then your 1st “Other” Bank would receive the full \$700 while your 2nd “Other” Bank would only receive \$50 and your “Main” Bank would receive nothing. That is why it is important to be mindful and cautious when setting-up multiple accounts.

Enrollment Options/Instructions:

1. ESS (Preferred!)

- a) Available at <https://khris.ky.gov/irj/portal>. Log in using your Employee ID and Password.
- b) Once you log in you will be on the Employee Self-Service Welcome page.
- c) From the Detailed Navigation section (the blue column on the left) click the arrow to the left of [Personal Information].
- d) Then select [Bank Details for Direct Deposit]. On the right side of the screen, a new page will load.
- e) Click the button to [Add Main Bank].
- f) Once the next page loads, you will enter the required information and follow the given instructions to create your “Main” bank.
*When setting up your “Main” Bank, you can choose to no longer receive a printed paper checkstub as your “Salary Statement.” This is also available in ESS under [Payment Information/Salary Statement].
- g) Once you have finished and saved your changes, you may create an ‘Other’ bank by clicking on the [Add Other Bank] button and following the same instructions.

**In compliance with the Mandatory Direct Deposit and Electronic Salary Statement Policy, new employees (hired on or after January 1, 2013) are required to select this function.*

If it is necessary to make changes to your bank information in the future, log in to ESS as instructed above and when you arrive at Step C, simply click “Edit” under the appropriate bank and make your changes.

NOTE: You may update or create any account at any time, however; you may only delete your “Other” Bank(s). While you can update and change your “Main” Bank, you cannot delete it.

Consult your HR Administrator to know when your changes will be effective. If payroll has already run for the *upcoming* pay day, your changes will not take effect until the *NEXT* pay day. If payroll has not run at the time you submit your changes, they will be effective with the *upcoming* pay date.

2. HR Administrator

Employees without access to a computer may enroll in direct deposit by completing the Direct Deposit Enrollment form and providing it to the HR Administrator for processing.

If it is necessary to make changes to your bank information in the future, simply complete this same form indicating that you would like to CHANGE your account information and provide it to your HR Administrator for processing.

If you enroll through this paper process but later acquire computer access, you should follow the steps listed in Option 1: ESS above.